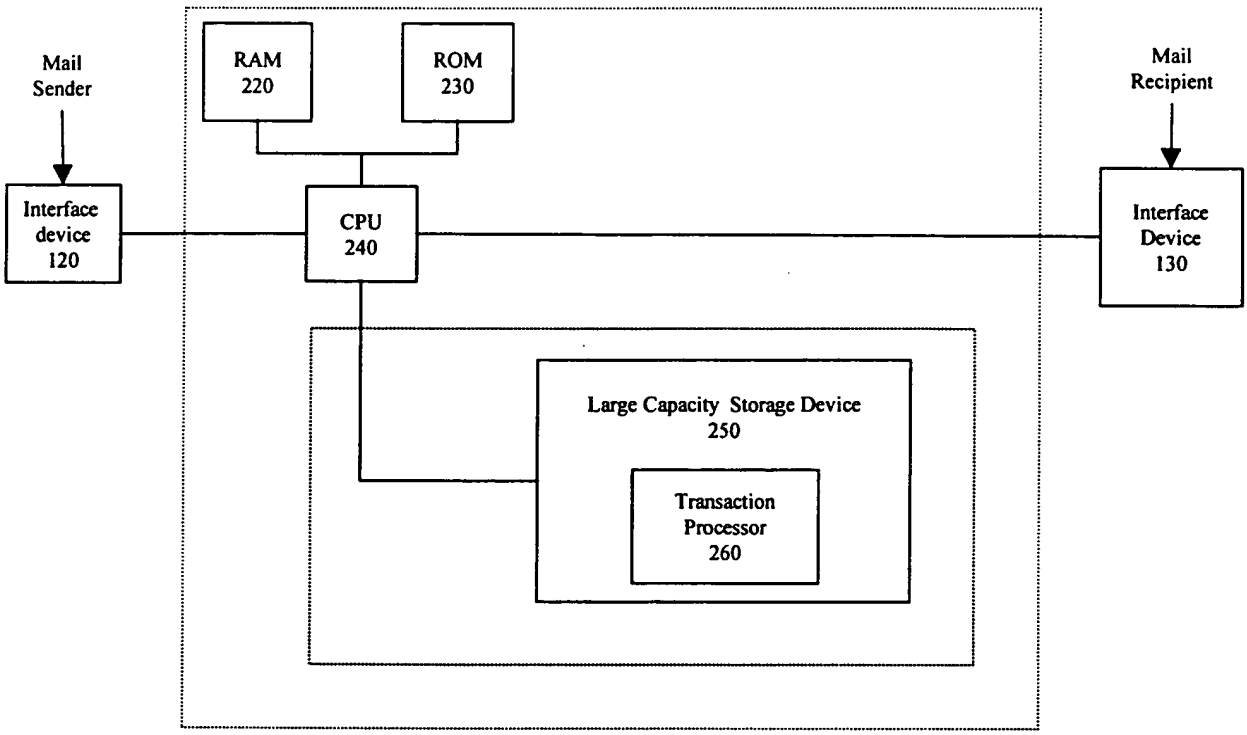
Mail
Sender
RAM
220
ROM
230
Mail
Recipient
Interface
device
120
CPU
240
Interface
Device
130
Large Capacity Storage Device
250
Transaction
Processor
260

FIG. 1

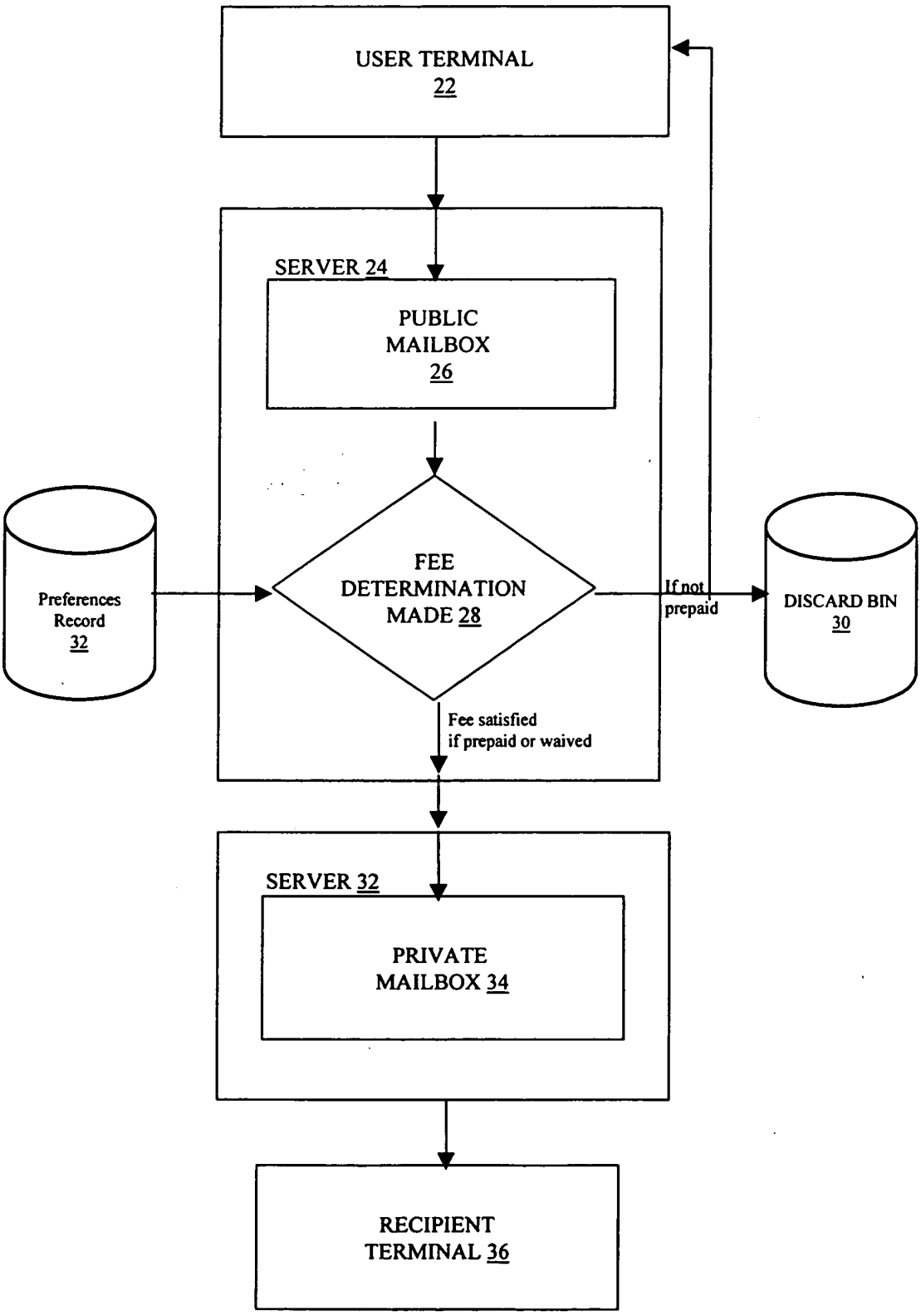
USER TERMINAL
22
SERVER 24
PUBLIC
MAILBOX
26
Preferences
Record
32
FEE
DETERMINATION
MADE 28
If not
prepaid
DISCARD BIN
30
Fee satisfied
if prepaid or waived
SERVER 32
PRIVATE
MAILBOX 34
RECIPIENT
TERMINAL 36

FIG. 2

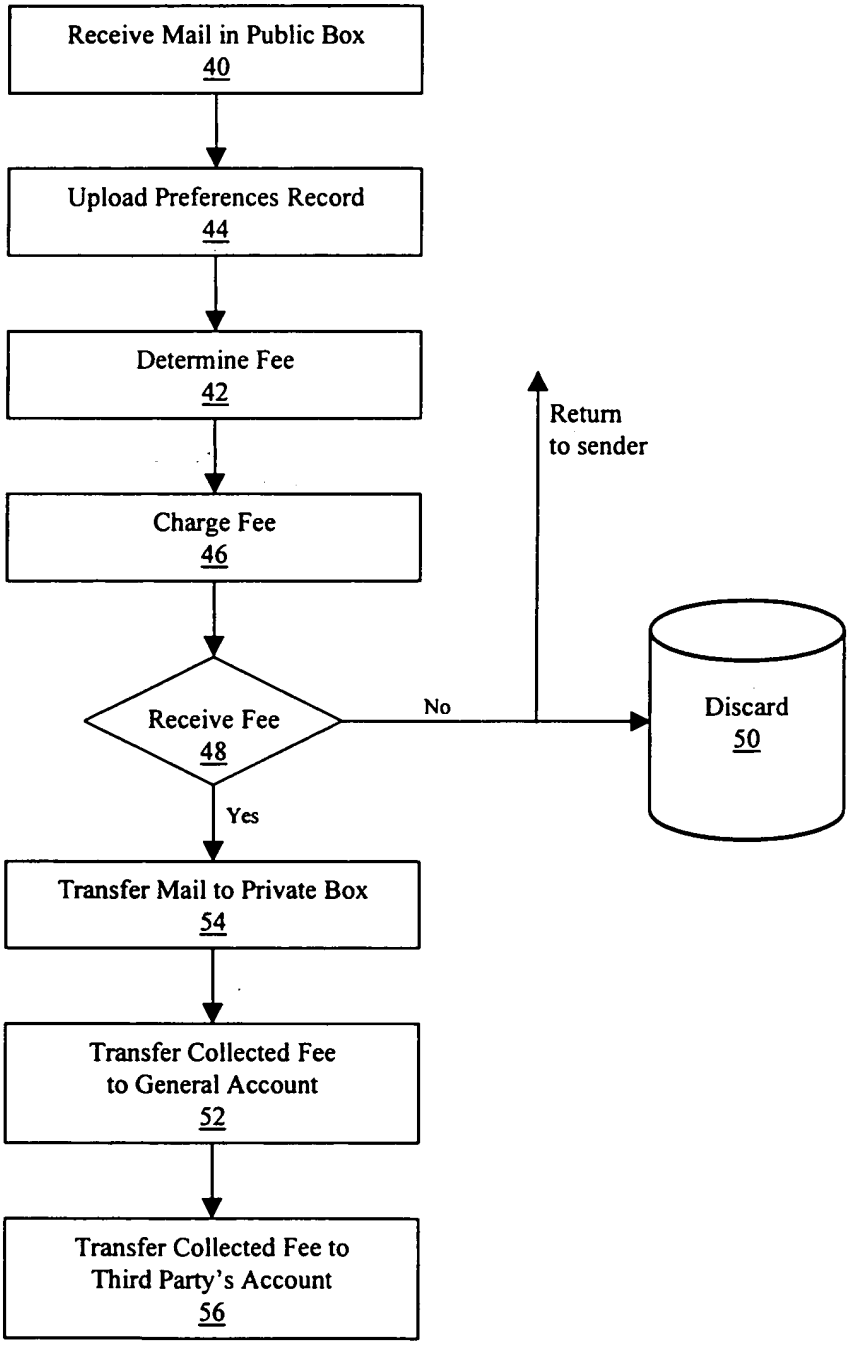
Receive Mail in Public Box
40
Upload Preferences Record
44
Determine Fee
42
Charge Fee
46
Receive Fee
48
No
Return
to sender
Discard
50
Yes
Transfer Mail to Private Box
54
Transfer Collected Fee
to General Account
52
Transfer Collected Fee to
Third Party's Account
56

FIG. 3

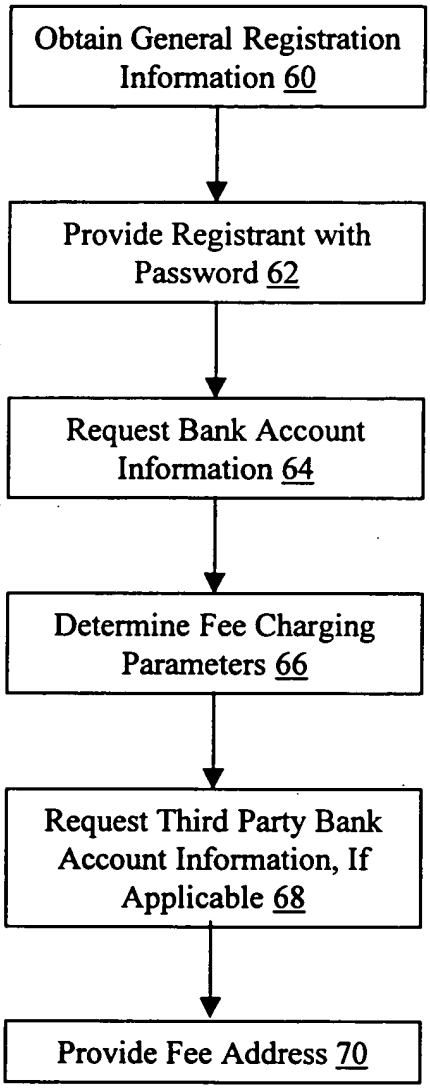
Obtain General Registration Information 60
Provide Registrant with Password 62
Request Bank Account Information 64
Determine Fee Charging Parameters 66
Request Third Party Bank Account Information, If Applicable 68
Provide Fee Address 70

FIG. 4

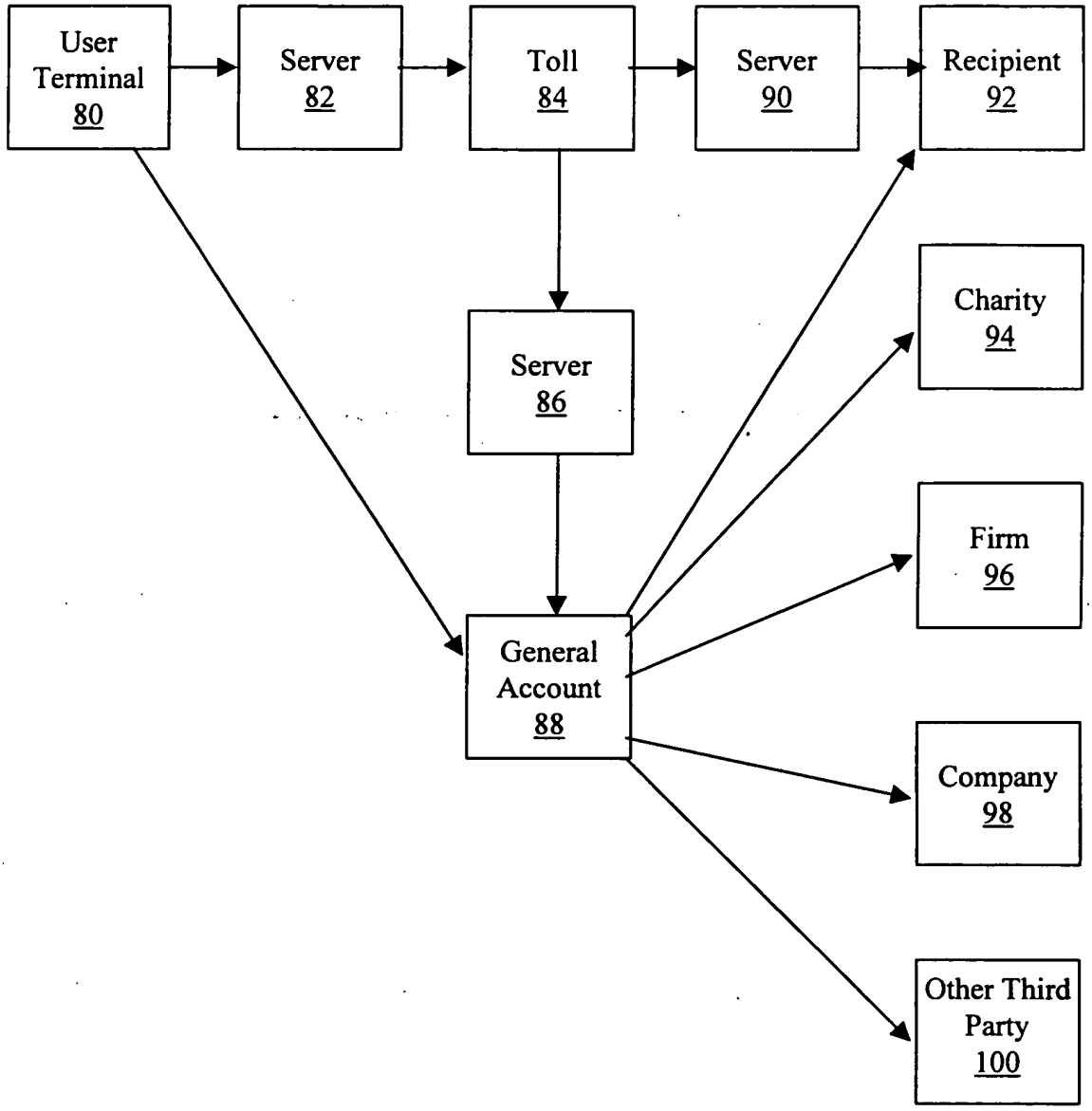
User Terminal 80
Server 82
Toll 84
Server 90
Recipient 92
Server 86
Charity 94
Firm 96
General Account 88
Company 98
Other Third Party 100

FIG. 5

User 100	Account # 102	Preferences Record 104	Distribution of Collected Fees 106	General Account Institute Name 108	Account # 110	Recipient of Collected Fees 112	Account # 114
Joe Com	12345	All mail $0.35	100% to Charity A	1st Bank	XXX	Charity A	00015
Dot Net	67890	Mail < 0.1 Mbits = $0.35 Mail > 0.1 Mbit = $1 Mail > 1 Mbit = $5	50% to Charity B 50% to Company X	2nd Bank	YYY	Charity B Company X	00016 33360
Sam Edu	05678	Mail from X = $5/piece All other mail = $0.35/piece	50% to Firm A 50% to Sam Edu	3rd Bank	BBB	Firm A Sam Edu	44325

FIG. 6